

her 15-year-old daughter were left not only grief-stricken but worried about surviving financially with the loss of a provider. Maxine told the Raleigh News & Observer, "When it comes down to just one income, this [increase] would really help by giving you the time to get back on your feet."

When a family does receive the heartbreaking notification that a loved one was killed in action, they are understandably overcome with grief. In the midst of their devastation, they are required to make many decisions. Casualty Assistance Officers play a critical role in helping them through this process. I had the privilege of meeting many of these dedicated, impressive men and women personally at Fort Bragg last year. These officers are there with the families following notification, through funeral preparations, burial and the process of determining benefits and compensation. They assist when any problems arise and literally go above and beyond their job description. And long after, these families know these officers can be contacted as concerns arise. This is the kind of service and compassion these families deserve.

We also have a responsibility to assist those servicemen and women who are seriously injured and their families. With the improvements in body armor and heroic efforts of our military medical teams both in theater and at home, so many more of our soldiers are surviving, but often with debilitating wounds. We must ensure they are taken care of, physically, emotionally and financially.

I am so pleased that the Department of Defense today launched a new operations center for these deserving heroes and their families to provide them with the necessary support as they transition back to active duty or into civilian life. This center will integrate the programs currently sponsored by various military and Government services, making it easier for these individuals to access the medical, counseling, educational, and financial services they need and deserve.

Our injured and fallen heroes and their families must be a top priority. They deserve no less.

Mr. President. I yield the floor.

The PRESIDING OFFICER. The Senator from Georgia is recognized.

STATE OF THE UNION ADDRESS

Mr. ISAKSON. Mr. President, last night we had the occasion on the House floor to hear a speech from the Commander in Chief, the President of the United States of America—a speech that to me was about two overriding themes—one, freedom, and the other, security—and two primary subjects—one, the war in Iraq and its liberation, and the other, the security of the American people and their retirement.

To the first, I simply say, as eloquent as the President's speech was, as dramatic as his words were, and as many

of them as there were, the most powerful message last night was not words, but a picture. For when Janet Norwood embraced Sofia, the President stopped speaking, the Chamber erupted, tears flowed, but not a word was said. If the saying "a picture is worth a thousand words" was ever appropriate, it was on that occasion.

I am very proud of our men and women in the Armed Forces, I am proud of this Congress, I am proud of this President, and I am proud of the people of Iraq and Afghanistan, and all freedom-loving people.

The second subject the President addressed was Social Security, which is all about freedom and security, and it is the subject about which I will make my few remarks on this morning.

I would like to begin these remarks by asking you to visualize another picture. Think about how powerful Sofia and Janet were, and think about this picture. Picture the year 2042 or 2052, if you like. Picture you in your living room or your den. Picture you looking at your son or your daughter and their grandchildren squarely in the eye, and picture explaining to them that when you had the chance 37 years earlier, you did nothing to secure their future.

There are those who say Social Security does not have a crisis today, but it has a big crisis tomorrow. When I entered into my campaign for the Senate, I ended every speech by saying "I will soon be 60"—and I am 60 now—"and the rest of my life is about my children and my grandchildren." So it is true about all of us in this room. To do nothing is unacceptable if you visualize that picture 37 years from now, if you look at your daughter or your son or their grandchildren. I want to talk about Elizabeth Sutton Isakson and Jack Hardy Isakson, both born last year, both of whom will be 37 in 2042 when I would have to give them the "good" news—if this Congress did nothing—that America's promise on Social Security is gone, that by law their benefits are lowered and, by absolute practice, their taxes will be raised.

I heard someone in opposition to reform last night criticize the President for saying it is their money. They said it is not their money. They said, "It is my mother's money." That is what is wrong with the system. We have robbed Peter to pay Paul. We are running out of Peters, and we are getting a greater number of Pauls.

Now, personal accounts and a nest egg in the future are a viable decision that should not be criticized and rejected out of hand. In fact, I will tell you an interesting little fact. Had the United States of America 70 years ago invested the surpluses of the payroll tax paid by the American workers throughout that time, we would not have the problem today. But we robbed Peter to pay Paul.

There are those who say personal accounts are a gamble. Arithmetic is a fact, and facts are stubborn. In the 70-year period since the advent of Social

Security, pick any 20 consecutive years that you like and pick any traditional conservative investment model that you like, and in that 20-year period of time, it exceeded the return on Social Security four to five times.

The time value of money is the solution to all problems. Procrastination on the investment of money is a message for disaster. We should not reject this debate out of hand. We should embrace it. We should not reject personal investment; we should encourage it.

Who in this room has not told their children, when we created IRAs, to invest in them because you cannot count on Social Security? Who in this room has not said it? It has been said this morning. I told my children to plan on more because Social Security would not be enough.

The President has said for a modest debt today, we can prohibit a \$26 trillion catastrophe 37 years from now by giving younger Americans a choice to do what we do as Members of Congress in the Thrift Savings Plan. We have the opportunity to empower their future and enhance their security.

Yes, there are disciplines we should apply. Yes, there is math that we should run. But facts are stubborn. Had we done as a country, with the surpluses we received, what the President wants to offer voluntarily to younger Americans, we would not be here today.

Facts are stubborn, and pictures are worth a thousand words.

I hope I am here in 2042, and I pray to God that Elizabeth and Jack will be here, too, and they are going to sit in my den in front of my fireplace, and we are going to talk. I am not going to tell them that 37 years before when I had a chance to make their future brighter I said we really did not have a crisis, we really did not need to do a thing.

George W. Bush is a great President for many reasons but, most importantly, because he is willing to look a problem square in the eye regardless of size and make suggestions and solutions for its correction. We owe the American people no less, and I owe Elizabeth Sutton Isakson and Jack Hardy Isakson no less.

I yield the floor.

The PRESIDING OFFICER. The Senator from Kentucky.

Mr. MCCONNELL. Madam President, I do not know if this is the first time the junior Senator from Georgia has spoken in the Senate, but I am sure it is one of the first times, if not the first time. I just want to tell him I thought what a persuasive argument the junior Senator from Georgia made that we need to not ignore this problem but tackle it for our children and grandchildren.

Mr. ISAKSON. I thank the leader.

The PRESIDING OFFICER. The Senator from Colorado.

Mr. ALLARD. Madam President, first, I would like to say straight out that I thought the President gave a great speech yesterday. I thought it

was forward looking, positive, and I think he issued a challenge to Members of Congress. It is a challenge we should face up front.

I rise today to talk about the President's State of the Union Address. The President last night reminded us of our freedom and liberty, our personal responsibilities, and solemn obligations. Freedom and liberty—no two words have given more to those blessed by them and damned more those who have taken them away.

The President's address reminded us that the march of freedom continues throughout the world. The success of the elections in Afghanistan, Iraq, Palestine, and the Ukraine clearly demonstrate a desire for liberty and democracy, a desire that was revealed to the world this week by an ink-stained finger, an understated expression of mankind's inalienable right.

Tyranny has no place in the world. We must oppose it with great determination and diligence wherever it appears. The election in Iraq in particular showed that people are willing to risk their lives to bear the privilege of freedom and the mark of democracy.

Recent success does not mean our obligations are fulfilled. As the President articulated, our Nation must continue to root out tyranny wherever it resides. We must oppose extremism, whether it be religious or ideological. We must assist those who are in need, those who live in desperate poverty, and those who are suffering from deplorable disease and epidemic.

Sadly, freedom comes at great expense. We have witnessed the cost of liberty, first at the birth of our Nation and later at the salvation of our Union. Today we see the price of liberty as freedom-fearing terrorists lash out against the builders of democracy.

The sacrifice of our men and women in uniform has been great. I cannot fully express my admiration and respect for those willing to serve our Nation, protect our country, and defeat those seeking the return of oppression. Their commitment to freedom is an inspiration to me, to the people of Colorado, and to the Nation. To these men and women, we owe our solemn obligation, our pledge to not waste the blessings their sacrifice has bestowed.

The President also spoke of the future, our obligations to elderly generations, and the duties owed to our youngest children. The President has chosen reality over popularity and will address the growing threat of insolvency, ensuring stability for all Americans.

Those resistant to the reality of a losing system claim that Social Security is not broken. They want to bury their heads in the sand and pretend the looming bankruptcy will go away. But the reality is this: In three short years, the baby boomers will be eligible for Social Security. At that point, the balance in the Social Security trust fund will begin its permanent decline. Even if President Bush were to sign the nec-

essary reforms into law this year, it would most likely take at least a couple years to implement. If we do not act, we will shortchange the American people. I believe, that the time to act is now.

Social Security was created in 1935 under President Franklin Delano Roosevelt. At that time, the average life expectancy was 63 years of age, most women did not work outside the home, most adult males did not live to reach retirement age, and payroll taxes were only 2 percent on the first \$3,000 of income.

Today the average life expectancy is 77 years, men and women work outside the home, both are likely to reach retirement age, and the payroll taxes are 12.4 percent on the first \$90,000 of income. The American people deserve a system that has been modernized to reflect 21st Century realities.

The President is not using scare tactics—Social Security is safe for today's seniors. Let me repeat that. Social Security is safe for today's seniors. But it is in serious jeopardy for our children and our grandchildren. Social Security is a pay-as-you-go system with today's workers paying to support today's retirees. But each year there are more retirees receiving benefits and fewer workers to support them. In the 1950s, there were about 16 workers for every beneficiary. Today there are about three workers for every retiree, and eventually, there will be only two. Social Security's source of income is rapidly disappearing. If the program continues under current law, younger workers will face a 26-percent cut in benefits when they retire. Congress must act now to save this valuable program for future generations.

In the 1990s, President Clinton advocated reforming Social Security. In his 1999 State of the Union Address, President Clinton stated:

First, and above all, we must save Social Security for the 21st century.

At the time, Democrats wholeheartedly agreed. The current Democratic leader said on Fox News Sunday on February 14, 1999:

Most of us have no problems with taking a small amount of Social Security proceeds and putting it into the private sector.

Many other Democrats agreed. The current Democratic whip said:

Due to the increasing number of baby boomers reaching retirement age, Social Security will be unable to pay out full benefits. . . . But the sooner Congress acts to avert this crisis, the easier and less painful it will be.

But Democrats are now trying to convince Americans there is not a problem, that reform is not necessary, and this simply is not true.

I worked with President Clinton and Senate Democrats to try to reform the Social Security system in the 1990s. I am now pledging to work with President Bush in making sure the American people have a long-term secure Social Security system. Social Security reform is a bipartisan issue.

Some groups oppose the President's push to reform Social Security by claiming that personal retirement accounts are not a necessary addition to the Social Security system. One such group is the American Association of Retired Persons, commonly referred to as the AARP. On January 3, 2005, they announced they were beginning an advertising campaign in 59 newspapers across the country, and these advertisements are intended to warn the public that basing the Social Security Program on private investments poses serious risks. I would agree with the AARP if this were, in fact, true. However, to my knowledge, that proposal has never been on the table. Rather, the President has discussed adding the option for younger workers to build a nest egg in a personal account.

The AARP offers its employees a generous benefits package, including a pension and 401(k) plan similar to the very option they now oppose. Many other employers offer these plans to their employees as well. How can it be that personal retirement accounts, such as 401(k)s, are good enough for the AARP, Members of Congress, and a good portion of the country, but, according to the AARP and the Democrats, they are not good enough for all Americans?

Some reform opponents have suggested that simply raising or eliminating the taxable income cap of \$90,000 will fix the problem completely. By doing this, we would only postpone Social Security trust fund deficits by 6 years, and this is why: Under the current structure, the more you pay into Social Security, the more you get back upon retirement.

President Bush has said that benefits for current beneficiaries are not to be cut or are in any way at risk. The President would like to offer the option, not requirement, for workers to invest a portion of their own paycheck into a personal retirement account. This account would travel with workers from job to job as opposed to a 401(k) plan that is with one single employer.

It is possible that this personal account could even be passed on to future generations. This option would benefit all Americans, and give them more choices for their retirement. If reforms take place soon, retirees could begin retirement with a nest egg far larger than what Social Security can offer. It would be irresponsible for any elected official, regardless of party, to oppose reform.

As we head into this debate, I hope that everyone will enter with an open mind in forging new ideas on how to solve this very pressing problem. Social Security cannot be fixed with minor alterations. Social Security is a valuable, successful program from which our country's retired citizens benefit. However, unless Congress fulfills its duty and obligations to protect its solvency, it will not be around for my children's retirement—or yours.

EXECUTIVE SESSION

Addressing Social Security is not divisive—it is responsible.

The 109th Congress will be long on debate, but we must all work together to make sure that it is also filled with accomplishments for the American people. I look forward to working with my colleagues in the Senate and the House as we pursue a policy of hope and empowerment.

Thank you, Mr. President. I yield the floor.

The PRESIDING OFFICER (Mr. ENSIGN). The Senator from South Carolina.

Mr. DEMINT. Mr. President, I rise today to express my strong support for the bold and forward-thinking agenda that President Bush laid out for us last night.

The President was right in saying that the state of our Union is "confident and strong." We have been blessed with a healthy, growing economy, with more Americans going back to work, and with our Nation acting as a positive force for good in the world.

Our economy is bouncing back, but we all know that more must be done to make it stronger and more productive. The President understands that by making our economy more flexible, more innovative, and more competitive, we will keep America the economic leader of the world.

The President was very clear about the need for Congress to help reduce wasteful spending and burdensome regulations, make tax relief permanent, eliminate junk lawsuits, and lower health care costs. But I was most impressed with the President's willingness to tackle tax reform.

The President accurately pointed out that year after year, Americans are burdened by an archaic, incoherent Federal Tax Code. We all know that the Federal Tax Code is the No. 1 job killer in America, but very few of us seem willing to stand up and push for meaningful reform.

Earlier this year, the President established a bipartisan panel to study the Tax Code and to make recommendations. This is something I have been calling for for many years. When their recommendations are delivered, I stand ready to work with the President to give this Nation a Tax Code that is progrowth, easy to understand, and fair to everyone. If we want to secure the best jobs in the future, we must make America the best place in the world to do business. The President understands this, and I am hopeful that this body can make strides toward accomplishing that important goal.

Another goal the President put forward last night that is very close to my heart is the challenge of permanently fixing Social Security. I thought the President was clear about the financial problems facing the program. He pointed out what we all know but often fail to acknowledge—that Social Security will begin paying out more than it collects in just 13 years.

The current program does not have enough money to pay for all its prom-

ised benefits. Some may argue with this and say the trust fund will keep Social Security afloat until 2042, but I challenge them to show me the money, show me how they plan to make good on all of those IOUs. Our future seniors will not accept IOUs instead of real money, nor should they.

It is not enough to just oppose and obstruct one solution. The critics of reform must put forward their own plan. So far, we have not seen one.

I am very concerned about the misinformation surrounding this debate, and that is why I am introducing legislation today to require the Social Security Administration to update the information it gives American workers. The current statement entitled "Your Social Security Statement" fails to communicate the serious problems facing Social Security. The current statement reads like a passbook savings account and leads workers to believe that the Government is actually saving their money. It is not. The statement should tell workers that their combined employee and employer taxes total 12.4 percent of their wages throughout their life. It should tell them that none of that money is saved for their retirement. And it should tell them that each year that goes by, retirees get a lower and lower rate of return.

I thought the President's argument last night for the personal savings account was very accurate. He said:

Your money will grow, over time, at a greater rate than anything the current system can deliver, and your account will provide money for retirement over and above the check you will receive from Social Security. In addition, you will be able to pass along the money that accumulates in your personal account, if you wish, to your children and grandchildren. And best of all, the money in the account is yours, and the Government can never take it away.

That last point is the most important part of this debate. Reforming Social Security with personal accounts is about forcing the Government to start saving workers' money for the first time in history so that no President, no Congress, can ever again spend it on other programs.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. MCCONNELL. Mr. President, I ask unanimous consent that the order for the quorum call be dispensed with.

The PRESIDING OFFICER. Without objection, it is so ordered.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

NOMINATION OF ALBERTO R. GONZALES TO BE ATTORNEY GENERAL OF THE UNITED STATES

The PRESIDING OFFICER. Under the previous order, the Senate will resume executive session for the consideration of Executive Calendar No. 8, which the clerk will report.

The legislative clerk read the nomination of Alberto R. Gonzales, of Texas, to be Attorney General.

The PRESIDING OFFICER. Under the previous order, there will be 8 hours of debate equally divided between the Senator from Pennsylvania, Mr. SPECTER, and the Senator from Vermont, Mr. LEAHY, or their designees.

Under the previous order, time shall alternate every 30 minutes between the majority and minority for the first 2 hours, with the first 30 minutes under the control of the majority.

The Senator from Kentucky.

Mr. MCCONNELL. Mr. President, I rise to support a man of remarkable achievement, Judge Alberto Gonzales, to be the next Attorney General of the United States.

Judge Gonzales is proof that in America, there are no artificial barriers to success. A man or a woman can climb to any height that his or her talents can take them. For Judge Gonzales, that is a very high altitude indeed. And luckily for his country, he is not finished climbing yet.

Judge Gonzales is quite literally from humble beginnings. He was raised in the town of Humble, with seven siblings. The eight of them, and their mom and dad, lived in a small two-bedroom house that Judge Gonzales's father and uncles built from scratch.

Judge Gonzales's parents were both migrant workers of Mexican descent. They met while picking crops in the fields of south Texas. Both spoke little English, and had only 8 years of schooling between them. The house they raised Al in had no hot water or telephone.

But by teaching their gifted young son the value of perseverance and hard work, Pablo and Maria Gonzales raised a man who has been one of the most trusted advisors to the President of the United States.

Judge Gonzales got his first job when he was 12. He sold Cokes at Rice University football games. No one in his family had ever gone to college, and at that age Al didn't expect to either. When each football game ended, and the Rice students streamed out of the gates and back to their dorms, Al wondered about the world of education they were going back to.

He graduated from MacArthur Senior High School, a Houston public school, after challenging himself in college preparatory classes. He enlisted in the Air Force and was stationed north of the Arctic Circle at Fort Yukon, AK.